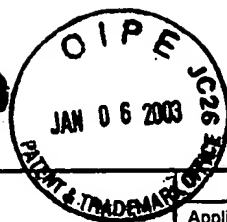


Please type a plus sign (+) inside this box →



Substitute for form 1448A/B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Complete if Known	
			Application Number	09/932,364
Sheet 1 of 1			Filing Date	August 17, 2001
			First Named Inventor	Michael P. Cockrill
			Group Art Unit	2164
			Examiner Name	Unassigned
			Attorney Docket Number	306077

U.S. PATENT DOCUMENTS						
Examiner Initials	Doc. No.	U.S. Patent Document		Name of Patentee or Applicant	Date of Publication	Filing Date if Appropriate
		Application or Patent Number	Kind Code			
SLV	AA	4,799,156		Shavit et al.	1/17/1989	
	AB	5,247,575		Sprague et al.	9/21/1993	
	AC	5,684,965		Pickering	11/4/1997	
	AD	5,710,887		Chelliah et al.	1/20/1998	
	AE	5,715,314		Payne et al.	2/3/1998	
	AF	5,794,217		Allen	8/11/1998	
	AG	5,815,657		Williams et al.	9/29/1998	
	AH	5,815,665		Teper et al.	9/29/1998	
	AI	5,852,812		Reeder	12/22/1998	
	AJ	5,884,288		Chang et al.	9/16/1999	
	AK	5,889,863		Weber	3/30/1999	
	AL	5,893,077		Griffin	4/6/1999	
	AM	5,943,656		Crooks et al.	8/24/1999	
	AN	5,950,174		Brendzel	9/2/1999	
	AO	5,966,698		Pollin	10/12/1999	
	AP	5,993,047		Novogrod et al.	11/30/1999	
	AQ	6,006,205		Loeb et al.	12/21/1999	
	AR	6,016,484		Williams et al.	1/18/2000	
	AS	6,029,151		Nikander	2/22/2000	
	AT	6,038,548		Kamil	3/14/2000	
	AU	6,092,053		Boesch	7/18/2000	
	AV	6,105,006		Davis et al.	8/15/2000	
✓	AW	6,108,644		Goldschlag et al.	8/22/2000	

OTHER - NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Doc. No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number (s), publisher, city and/or country where published.	Translation	
			Yes	No**
SLV	AX	"Microsoft® Passport: A Single Name, Password and Wallet for the Web," Online (1999), http://www.passport.com .		
	AY	A. R., "First USA Goes On-Line," Asset-Backed Securities Week, Vol. 2, No. 28, Page 7 (July 1, 1996).		
	AZ	Baker, Sharon, "In the Money - Qpass has big hopes for big Net sales," Puget Sound Business Journal, Online (October 12, 1998), http://www.amcity.com/seattle/stories/1998/10/12/story3.html printed March 30, 2000.		
	BA	Cataldo, Maria and Webster, David C., "America On Line and First USA Premier the AOL Visa Card," PR Newswire (June 26, 1996).		
	BB	Quittner, Jeremy, "AOL Card from 1 st USA Offers Time as a Bonus," American Banker, Vol. 161, No. 125, Page 18 (July 1, 1996).		
	BC	Rafter, Michelle, "Micropayment Firms Seek New Ways to Cash In," The Standard, Online (May 28, 1998), http://www.thestandard.com/article/display/0,1151,423,00.html printed May 30, 2000.		
✓	BD	Sirbu et al., "NetBill: An Internet Commerce System Optimized for Network Delivered Services," IEEE Personal Communications, Vol. 2, No. 4, Pages 34-39 (August 1995).		

Examiner Signature	<i>[Signature]</i>	Date Considered	2-1-07
--------------------	--------------------	-----------------	--------